

What is claimed is:

54bb/ 1 1. A method, comprising the steps of:
2 receiving information relating to customer activity of a customer with a first
3 vendor;
4 providing, in response to the received information, an indication of an offer for
5 a subsidy from a second vendor;
6 receiving an indication of at least one item the customer desires to purchase,
7 the at least one item having an associated total price; and
8 charging the customer a second price for the at least one item if the offer is
9 accepted, the second price being less than the total price.

1 2. The method of claim 1, in which the step of receiving information relating to
2 customer activity comprises:
3 reading information from a cookie.

1 3. The method of claim 1, in which the step of receiving information relating to
2 customer activity comprises:
3 receiving information via at least one of a Web server, a telephone and a POS
4 terminal.

1 4. The method of claim 1, wherein the indication of an offer for a subsidy is
2 provided via at least one of e-mail, postal mail, and telephone.

1 5. The method of claim 1, in which the step of charging the customer the second
 2 price for the at least one item comprises:
 3 charging the customer the total price; and
 4 crediting an amount of funds to an account, the amount of funds being based
 5 on a difference between the total price and the second price.

1 6. The method of claim 5, in which the step of crediting is performed after the
 2 step of charging the total price.

1 7. The method of claim 5, in which the step of crediting comprises:
 2 crediting the amount of funds to a credit card account.

1 8. The method of claim 1, in which the step of charging the customer the second
 2 price for the at least one item comprises:
 3 charging the second price to an account in one transaction.

1 9. The method of claim 1, further comprising:
 2 determining whether to provide an offer for a subsidy based on the
 3 information relating to customer activity.

1 10. The method of claim 9, in which the step of determining whether to provide an
 2 offer for a subsidy based on the information relating to customer activity comprises:
 3 determining if the information relating to customer activity satisfies at least
 4 one rule.

1 11. The method of claim 1, further comprising:
2 determining if the information relating to customer activity satisfies at least
3 one rule.

1 12. The method of claim 11, in which the step of providing, in response to the
2 received indication, an indication of an offer for a subsidy is performed if the
3 information relating to customer activity satisfies at least one rule.

1 13. The method of claim 1, further comprising:
2 determining an offer for a subsidy from the second vendor based on the
3 information relating to customer activity.

1 14. The method of claim 13, further comprising:
2 determining an offer for a subsidy from the second vendor based on a rule and
3 the information relating to customer activity.

1 15. The method of claim 1, further comprising:
2 determining an offer for a subsidy from the second vendor if the information
3 indicates a willingness to transact.

1 16. The method of claim 1, further comprising:
2 receiving a response to the offer.

1 17. The method of claim 16, further comprising:

2 determining whether the response was received within a predetermined period
3 of time.

1 18. The method of claim 17, in which the step of charging is performed only if the
2 response indicates acceptance of the offer and if the response was received within the
3 predetermined period of time.

1 19. The method of claim 17, in which the predetermined period of time is a
2 predetermined amount of time after the indication of an offer was provided.

1 20. The method of claim 16, in which the step of charging is performed only if the
2 response indicates acceptance of the offer.

1 21. The method of claim 1, in which the offer for the subsidy defines an obligation
2 for the customer to fulfill in exchange for the subsidy; and further comprising:
3 receiving an indication that the customer has fulfilled the obligation.

1 22. The method of claim 21, in which the step of receiving an indication that the
2 customer has fulfilled the obligation comprises:
3 receiving an indication that the customer has switched service providers.

1 23. The method of claim 21, in which the step of receiving an indication that the
2 customer has switched service providers comprises:
3 determining a new customer of the second vendor; and

4 determining if the new customer had been offered a subsidy.

1 24. The method of claim 1, further comprising:

2 switching providers of a service that is provided to the customer.

1 25. The method of claim 24, in which the service comprises at least one of:

2 telephone service, Internet service, banking services, credit card account

3 services, insurance service, securities trading service, utilities service, satellite

4 television service, and cable television service.

1 26. The method of claim 1, further comprising:

2 initiating a new service agreement so that a particular service is provided to

3 the customer by the second vendor.

1 27. The method of claim 26, in which the service comprises at least one of:

2 telephone service, Internet service, banking services, credit card account

3 services, insurance service, securities trading service, utilities service, satellite

4 television service, and cable television service.

1 28. The method of claim 1, further comprising:

2 facilitating a transaction between the customer and the second vendor.

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B2 29. The method of claim 1, further comprising:

2 soliciting agreement by the customer to participate in a transaction with the
3 second vendor.

1 30. The method of claim 29, further comprising:
2 determining whether the customer participated in a transaction with the second
3 vendor.

1 31. The method of claim 29, further comprising:
2 assessing a penalty if the customer did not participate in the transaction.

1 32. The method of claim 1, in which the information relating to customer activity
2 comprises an indication of at least one of:
3 a mouse click on a predetermined portion of a Web page;
4 a mouse click on a predetermined banner advertisement;
5 a mouse click on an indication of an item;
6 a mouse-over on a predetermined portion of a Web page; and
7 mouse-overs on predetermined portions of Web pages at least a predetermined
8 number of times.

1 33. The method of claim 1, in which the information relating to customer activity
2 comprises an indication of at least one of:
3 a search that is performed for a predetermined product;
4 accessing predetermined Web pages;
5 accessing a predetermined number of predetermined Web pages;

6 accessing predetermined Web pages in a predetermined sequence;
7 accessing predetermined Web pages during a predetermined time period;
8 a duration that the Web site is open; and
9 previous access to a predetermined Web site at least a predetermined number
10 of times.

1 34. The method of claim 1, in which the information relating to customer activity
2 comprises an indication of at least one of:

3 a predetermined number of items that a customer is ready to purchase from the
4 first vendor;

5 a predetermined item that the customer is ready to purchase from the first
6 vendor;

7 a duration that an item is selected for purchase;

8 requesting a coupon for a predetermined item;

9 an item having at least a predetermined price that the customer is ready to
10 purchase from the first vendor;

11 at least a predetermined number of previous purchases from the first vendor;

12 and

13 frequent shopper status of the customer.

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1 35. The method of claim 1, in which the offer defines at least one of:

2 a reduction in the price charged for the at least one item;

3 the second vendor; and

4 an obligation for the customer to fulfill in exchange for the subsidy.

1 36. A method, comprising the steps of:
2 receiving information relating to customer activity with a first vendor;
3 determining whether to provide an offer for a subsidy based on the
4 information relating to customer activity;
5 determining an offer for a subsidy from a second vendor;
6 providing an indication of the offer for the subsidy from the second vendor;
7 receiving a response to the offer;
8 receiving an indication of at least one item the customer desires to purchase,
9 the at least one item having an associated total price; and
10 charging the customer a second price for the at least one item if the response
11 indicates that the offer is accepted, the second price being less than the total price.

1 37. A method, comprising the steps of:
2 receiving an indication of at least one item that a customer has purchased for a
3 total price from a first vendor;
4 receiving contact information of the customer;
5 determining an offer for a subsidy from a second vendor;
6 providing an indication of the offer using the contact information;
7 receiving a response to the offer;
8 receiving a credit card account identifier that identifies a credit card account;
9 and
10 crediting an amount of funds to the credit card account if the response
11 indicates that the offer is accepted.

1 38. The method of claim 37, further comprising:
2 determining if contact information of the customer is stored; and
3 requesting contact information of the customer if contact information of the
4 customer is not stored.

1 39. The method of claim 37, in which the step of receiving an indication of at least
2 one item that a customer has purchased comprises:
3 receiving an indication of items that a plurality of customers have purchased.

1 40. The method of claim 39, in which the step of receiving an indication of items
2 that a plurality of customers have purchased is performed at predetermined times.

1 41. A method, comprising the steps of:
2 receiving information relating to customer activity on a Web site of a first
3 vendor;
4 determining whether to provide an offer for a subsidy based on the
5 information relating to customer activity;
6 determining an offer for a subsidy from a second vendor;
7 displaying, via a Web page on the Web site, an indication of the offer for the
8 subsidy from the second vendor;
9 receiving customer input via the Web site, the customer input representing a
10 response to the offer;
11 receiving a selection of at least one item the customer desires to purchase, the
12 at least one item having an associated total price;

4 determining whether to provide an offer for a subsidy based on the
5 information relating to customer activity;
6 determining an offer for a subsidy from a second vendor;
7 transmitting via the IVRU an indication of the offer for the subsidy from the
8 second vendor;
9 receiving via the IVRU a customer input that represents a response to the
10 offer;
11 receiving via the IVRU a selection of at least one item the customer desires to
12 purchase, the at least one item having an associated total price;
13 receiving via the IVRU a credit card identifier that identifies a credit card
14 account; and
15 charging a second price to the credit card account if the response indicates that
16 the offer is accepted, the second price being less than the total price.

44. A method, comprising the steps of:
receiving information relating to customer activity of a customer with a first
vendor;
determining whether to provide an offer for a subsidy based on the
information relating to customer activity;
determining an offer for a subsidy from a second vendor, the offer defining an
obligation for the customer to fulfill in exchange for the subsidy;
providing an indication of the offer for the subsidy from the second vendor;
receiving an indication of at least one item the customer desires to purchase,
the at least one item having an associated total price;

11 receiving a credit card account identifier that identifies a credit card account;
12 charging a second price to the credit card account, the second price being less
13 than the total price;
14 determining whether the customer has fulfilled the obligation; and
15 charging a discount amount to the credit card account if the customer has not
16 fulfilled the obligation, the discount amount being based on a difference between the
17 total price and the second price.

1 45. The method of claim 44, in which the step of determining whether the
2 customer has fulfilled the obligation comprises:
3 receiving an indication that the customer has switched service providers.

1 46. The method of claim 44, in which the step of determining whether the
2 customer has fulfilled the obligation comprises:
3 determining whether the customer has become a new customer of the second
4 vendor.

1 47. The method of claim 44, in which the step of charging a second price to the
2 credit card account comprises:
3 charging the second price to the credit card account in one transaction.

1 48. The method of claim 44, in which the step of charging a second price to the
2 credit card account comprises:
3 charging the total price to the credit card account; and

4 crediting the discount amount to the credit card account.

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1 49. A method, comprising the steps of:
2 receiving information relating to customer activity of a customer with a first
3 vendor;
4 providing, in response to the received indication, an indication of an offer for a
5 subsidy from a second vendor;
6 receiving an indication of at least one item the customer desires to purchase,
7 the at least one item having an associated total price;
8 receiving a response to the offer; and
9 providing the at least one item to the customer for free if the response
10 indicates acceptance of the offer.

1 50. The method of claim 49, further comprising:
2 providing a credit to the customer if the response indicates acceptance of the
3 offer.

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1 51. An apparatus, comprising:
2 means for receiving information relating to customer activity of a customer
3 with a first vendor;
4 means for providing, in response to the received information, an indication of
5 an offer for a subsidy from a second vendor;
6 means for receiving an indication of at least one item the customer desires to
7 purchase, the at least one item having an associated total price; and

8 means for charging the customer a second price for the at least one item if the
9 offer is accepted, the second price being less than the total price.

1 52. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive information relating to customer activity of a customer with a

7 first vendor;

8 provide, in response to the received information, an indication of an

9 offer for a subsidy from a second vendor;

10 receive an indication of at least one item the customer desires to

11 purchase, the at least one item having an associated total price; and

12 charge the customer a second price for the at least one item if the offer

13 is accepted, the second price being less than the total price.

1 53. A computer readable medium encoded with processing instructions for

2 implementing a method performed by a computer, the method comprising the steps

3 of:

4 receiving information relating to customer activity of a customer with a first

5 vendor;

6 providing, in response to the received information, an indication of an offer for

7 a subsidy from a second vendor;

8 receiving an indication of at least one item the customer desires to purchase,
9 the at least one item having an associated total price; and
10 charging the customer a second price for the at least one item if the offer is
11 accepted, the second price being less than the total price.

1 54. An apparatus, comprising:

2 means for receiving information relating to customer activity with a first
3 vendor;

4 means for determining whether to provide an offer for a subsidy based on the
5 information relating to customer activity;

6 means for determining an offer for a subsidy from a second vendor;

7 means for providing an indication of the offer for the subsidy from the second
8 vendor;

9 means for receiving a response to the offer;

10 means for receiving an indication of at least one item the customer desires to
11 purchase, the at least one item having an associated total price; and

12 means for charging the customer a second price for the at least one item if the
13 response indicates that the offer is accepted, the second price being less than the total
14 price.

1 55. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

10 receiving an indication of at least one item the customer desires to purchase,
11 the at least one item having an associated total price; and
12 charging the customer a second price for the at least one item if the response
13 indicates that the offer is accepted, the second price being less than the total price.

1 57. An apparatus, comprising:

2 means for receiving an indication of at least one item that a customer has
3 purchased for a total price from a first vendor;

4 means for receiving contact information of the customer;

5 means for determining an offer for a subsidy from a second vendor;

6 means for providing an indication of the offer using the contact information;

7 means for receiving a response to the offer;

8 means for receiving a credit card account identifier that identifies a credit card
9 account; and

10 means for crediting an amount of funds to the credit card account if the
11 response indicates that the offer is accepted.

1 58. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive an indication of at least one item that a customer has purchased
7 for a total price from a first vendor;

8 receive contact information of the customer;
9 determine an offer for a subsidy from a second vendor;
10 provide an indication of the offer using the contact information;
11 receive a response to the offer;
12 receive a credit card account identifier that identifies a credit card
13 account; and
14 credit an amount of funds to the credit card account if the response
15 indicates that the offer is accepted.

1 59. A computer readable medium encoded with processing instructions for
2 implementing a method performed by a computer, the method comprising the steps
3 of:
4 receiving an indication of at least one item that a customer has purchased for a
5 total price from a first vendor;
6 receiving contact information of the customer;
7 determining an offer for a subsidy from a second vendor;
8 providing an indication of the offer using the contact information;
9 receiving a response to the offer;
10 receiving a credit card account identifier that identifies a credit card account;
11 and
12 crediting an amount of funds to the credit card account if the response
13 indicates that the offer is accepted.

60. An apparatus, comprising:

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2 means for receiving information relating to customer activity on a Web site of
3 a first vendor;

4 means for determining whether to provide an offer for a subsidy based on the
5 information relating to customer activity;

6 means for determining an offer for a subsidy from a second vendor;

7 means for displaying, via a Web page on the Web site, an indication of the
8 offer for the subsidy from the second vendor;

9 means for receiving customer input via the Web site, the customer input
10 representing a response to the offer;

11 means for receiving a selection of at least one item the customer desires to
12 purchase, the at least one item having an associated total price;

13 means for receiving a credit card identifier that identifies a credit card account;

14 and

15 means for charging a second price to the credit card account if the response
16 indicates that the offer is accepted, the second price being less than the total price.

1 61. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive information relating to customer activity on a Web site of a
7 first vendor;

8 determine whether to provide an offer for a subsidy based on the
9 information relating to customer activity;
10 determine an offer for a subsidy from a second vendor;
11 display, via a Web page on the Web site, an indication of the offer for
12 the subsidy from the second vendor;
13 receive customer input via the Web site, the customer input
14 representing a response to the offer;
15 receive a selection of at least one item the customer desires to
16 purchase, the at least one item having an associated total price;
17 receive a credit card identifier that identifies a credit card account; and
18 charge a second price to the credit card account if the response
19 indicates that the offer is accepted, the second price being less than the total price.

1 62. A computer readable medium encoded with processing instructions for
2 implementing a method performed by a computer, the method comprising the steps
3 of:
4 receiving information relating to customer activity on a Web site of a first
5 vendor;
6 determining whether to provide an offer for a subsidy based on the
7 information relating to customer activity;
8 determining an offer for a subsidy from a second vendor;
9 displaying, via a Web page on the Web site, an indication of the offer for the
10 subsidy from the second vendor;

11 receiving customer input via the Web site, the customer input representing a
12 response to the offer;

13 receiving a selection of at least one item the customer desires to purchase, the
14 at least one item having an associated total price;

15 receiving a credit card identifier that identifies a credit card account; and

16 charging a second price to the credit card account if the response indicates that
17 the offer is accepted, the second price being less than the total price.

1 63. An apparatus, comprising:

2 means for receiving information relating to customer activity at a POS
3 terminal of a first vendor;

4 means for determining whether to provide an offer for a subsidy based on the
5 information relating to customer activity;

6 means for determining an offer for a subsidy from a second vendor;

7 means for outputting at the POS terminal an indication of the offer for the
8 subsidy from the second vendor;

9 means for receiving customer input via the POS terminal, the customer input
10 representing a response to the offer;

11 means for receiving a selection of at least one item the customer desires to
12 purchase, the at least one item having an associated total price;

13 means for receiving a credit card identifier that identifies a credit card account;

14 and

15 means for charging a second price to the credit card account if the response
16 indicates that the offer is accepted, the second price being less than the total price.

1 64. An apparatus, comprising:
2 a data storage device; and
3 a processor connected to the data storage device,
4 the data storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive information relating to customer activity at a POS terminal of a
7 first vendor;
8 determine whether to provide an offer for a subsidy based on the
9 information relating to customer activity;
10 determine an offer for a subsidy from a second vendor;
11 output at the POS terminal an indication of the offer for the subsidy
12 from the second vendor;
13 receive customer input via the POS terminal, the customer input
14 representing a response to the offer;
15 receive a selection of at least one item the customer desires to
16 purchase, the at least one item having an associated total price;
17 receive a credit card identifier that identifies a credit card account; and
18 charge a second price to the credit card account if the response
19 indicates that the offer is accepted, the second price being less than the total price.

1 65. A computer readable medium encoded with processing instructions for
2 implementing a method performed by a computer, the method comprising the steps
3 of:

9 means for receiving via the IVRU a customer input that represents a response
10 to the offer;

11 means for receiving via the IVRU a selection of at least one item the customer
12 desires to purchase, the at least one item having an associated total price;

13 means for receiving via the IVRU a credit card identifier that identifies a
14 credit card account; and

15 means for charging a second price to the credit card account if the response
16 indicates that the offer is accepted, the second price being less than the total price.

1 67. An apparatus, comprising:

2 a data storage device; and

3 a processor connected to the data storage device,

4 the data storage device storing a program for controlling the processor; and

5 the processor operative with the program to:

6 receive information relating to customer activity with an IVRU of a
7 first vendor;

8 determine whether to provide an offer for a subsidy based on the
9 information relating to customer activity;

10 determine an offer for a subsidy from a second vendor;

11 transmit via the IVRU an indication of the offer for the subsidy from
12 the second vendor;

13 receive via the IVRU a customer input that represents a response to the
14 offer;

15 receive via the IVRU a selection of at least one item the customer
16 desires to purchase, the at least one item having an associated total price;
17 receive via the IVRU a credit card identifier that identifies a credit card
18 account; and
19 charge a second price to the credit card account if the response
20 indicates that the offer is accepted, the second price being less than the total price.

1 68. A computer readable medium encoded with processing instructions for
2 implementing a method performed by a computer, the method comprising the steps
3 of:
4 receiving information relating to customer activity with an IVRU of a first
5 vendor;
6 determining whether to provide an offer for a subsidy based on the
7 information relating to customer activity;
8 determining an offer for a subsidy from a second vendor;
9 transmitting via the IVRU an indication of the offer for the subsidy from the
10 second vendor;
11 receiving via the IVRU a customer input that represents a response to the
12 offer;
13 receiving via the IVRU a selection of at least one item the customer desires to
14 purchase, the at least one item having an associated total price;
15 receiving via the IVRU a credit card identifier that identifies a credit card
16 account; and

17 charging a second price to the credit card account if the response indicates that
18 the offer is accepted, the second price being less than the total price.

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1 69. An apparatus, comprising:

2 means for receiving information relating to customer activity of a customer
3 with a first vendor;

4 means for determining whether to provide an offer for a subsidy based on the
5 information relating to customer activity;

6 means for determining an offer for a subsidy from a second vendor, the offer
7 defining an obligation for the customer to fulfill in exchange for the subsidy;

8 means for providing an indication of the offer for the subsidy from the second
9 vendor;

10 means for receiving an indication of at least one item the customer desires to
11 purchase, the at least one item having an associated total price;

12 means for receiving a credit card account identifier that identifies a credit card
13 account;

14 means for charging a second price to the credit card account, the second price
15 being less than the total price;

16 means for determining whether the customer has fulfilled the obligation; and

17 means for charging a discount amount to the credit card account if the
18 customer has not fulfilled the obligation, the discount amount being based on a
19 difference between the total price and the second price.

1 70. An apparatus, comprising:

2 a data storage device; and
3 a processor connected to the data storage device,
4 the data storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive information relating to customer activity of a customer with a
7 first vendor;
8 determine whether to provide an offer for a subsidy based on the
9 information relating to customer activity;
10 determine an offer for a subsidy from a second vendor, the offer
11 defining an obligation for the customer to fulfill in exchange for the subsidy;
12 provide an indication of the offer for the subsidy from the second
13 vendor;
14 receive an indication of at least one item the customer desires to
15 purchase, the at least one item having an associated total price;
16 receive a credit card account identifier that identifies a credit card
17 account;
18 charge a second price to the credit card account, the second price being
19 less than the total price;
20 determine whether the customer has fulfilled the obligation; and
21 charge a discount amount to the credit card account if the customer has
22 not fulfilled the obligation, the discount amount being based on a difference between
23 the total price and the second price.

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1 71. A computer readable medium encoded with processing instructions for
2 implementing a method performed by a computer, the method comprising the steps
3 of:
4 receiving information relating to customer activity of a customer with a first
5 vendor;
6 determining whether to provide an offer for a subsidy based on the
7 information relating to customer activity;
8 determining an offer for a subsidy from a second vendor, the offer defining an
9 obligation for the customer to fulfill in exchange for the subsidy;
10 providing an indication of the offer for the subsidy from the second vendor;
11 receiving an indication of at least one item the customer desires to purchase,
12 the at least one item having an associated total price;
13 receiving a credit card account identifier that identifies a credit card account;
14 charging a second price to the credit card account, the second price being less
15 than the total price;
16 determining whether the customer has fulfilled the obligation; and
17 charging a discount amount to the credit card account if the customer has not
18 fulfilled the obligation, the discount amount being based on a difference between the
19 total price and the second price.

1 72. An apparatus, comprising:
2 means for receiving information relating to customer activity of a customer
3 with a first vendor;

4 means for providing, in response to the received indication, an indication of an
5 offer for a subsidy from a second vendor;
6 means for receiving an indication of at least one item the customer desires to
7 purchase, the at least one item having an associated total price;
8 means for receiving a response to the offer; and
9 means for providing the at least one item to the customer for free if the
10 response indicates acceptance of the offer.

1 73. An apparatus, comprising:
2 a data storage device; and
3 a processor connected to the data storage device,
4 the data storage device storing a program for controlling the processor; and
5 the processor operative with the program to:
6 receive information relating to customer activity of a customer with a
7 first vendor;
8 provide, in response to the received indication, an indication of an
9 offer for a subsidy from a second vendor;
10 receive an indication of at least one item the customer desires to
11 purchase, the at least one item having an associated total price;
12 receive a response to the offer; and
13 provide the at least one item to the customer for free if the response
14 indicates acceptance of the offer.

1 74. A computer readable medium encoded with processing instructions for
2 implementing a method performed by a computer, the method comprising the steps
3 of:
4 receiving information relating to customer activity of a customer with a first
5 vendor;
6 providing, in response to the received indication, an indication of an offer for a
7 subsidy from a second vendor;
8 receiving an indication of at least one item the customer desires to purchase,
9 the at least one item having an associated total price;
10 receiving a response to the offer; and
11 providing the at least one item to the customer for free if the response
12 indicates acceptance of the offer.

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